

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 District of Puerto Rico

In re:  
 WILBERT OYOLA CAMACHO  
 Debtor

Case No. 17-01599-BKT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0104-3

User: apontec  
 Form ID: 318PR

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db +WILBERT OYOLA CAMACHO, CALLE MILAGROS CARRILLO O-1, URB VALLE TOLIMA,  
 CAGUAS, PR 00727-2359  
 4437083 Claro, PO Box 360998, San Juan, PR 00936-0998  
 4448404 EMI EQUITY MORTGAGE INC, C/O WVS LAW LLC, 17 MEXICO STREET, SUITE D-1,  
 SAN JUAN, PR 00917-2202  
 4437084 +Emi Eqty Mtg, 1651 Ponce De Leon, San Juan, PR 00909-1896  
 4437086 Islandfin, PO Box 71504, San Juan, PR 00936-8604  
 4443368 SCOTIABANK DE PUERTO RICO, c/o WVS LAW LLC, 17 MEXICO STREET, SUITE D-1,  
 SAN JUAN, PR 00917-2202  
 4437087 ++STELLAR RECOVERY INC, PO BOX 48370, JACKSONVILLE FL 32247-8370  
 (address filed with court: Stellar Rec, 1327 US Highway 2 W, Kalispell, MT 59901-3413)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNWENTAS.COM Feb 23 2018 17:28:00 NOREEN WISCOVITCH RENTAS, PMB 136,  
 400 CALAF STREET, SAN JUAN, PR 00918-1314  
 4440716 EDI: AIS.COM Feb 23 2018 17:28:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 4446463 E-mail/Text: marilyn.gonzalez@popular.com Feb 23 2018 17:38:43 BANCO POPULAR DE PUERTO RICO,  
 BANKRUPTCY DEPARTMENT, PO BOX 366818, SAN JUAN PR 00936-6818  
 4437085 EDI: IRS.COM Feb 23 2018 17:28:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114-0326  
 4437088 EDI: AISTMBL.COM Feb 23 2018 17:28:00 T-Mobile, 12920 SE 38th St,  
 Bellevue, WA 98006-1350

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +NOREEN WISCOVITCH RENTAS, PMB 136, 400 CALAF STREET, SAN JUAN, PR 00918-1314  
 cr\* +EMI EQUITY MORTGAGE, INC, c/o WVS LAW LLC, 17 MEXICO STREET, SUITE D-1,  
 SAN JUAN, PR 00917-2202

TOTALS: 0, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ''+'' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

MONSITA LECAROZ ARRIBAS ustpregion21.hr.ecf@usdoj.gov  
 NOREEN WISCOVITCH RENTAS courts@nwr-law.com, nwiscovitch@ecf.epiqsystems.com  
 NOREEN WISCOVITCH RENTAS on behalf of Trustee NOREEN WISCOVITCH RENTAS courts@nwr-law.com, nwiscovitch@ecf.epiqsystems.com  
 ROBERTO FIGUEROA CARRASQUILLO on behalf of Debtor WILBERT OYOLA CAMACHO cmecf@rfclawpr.com, G9942@notify.cincompass.com  
 UNITED STATES TRUSTEE ustpregion21.hr.ecf@usdoj.gov  
 WALLACE VAZQUEZ SANABRIA on behalf of Creditor EMI EQUITY MORTGAGE, INC wvslawllc@gmail.com  
 TOTAL: 6

**Information to identify the case:**

Debtor 1 **WILBERT OYOLA CAMACHO**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court **District of Puerto Rico**

Case number: **17-01599 -BKT 7**

Social Security number or ITIN **xxx-xx-8832**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

WILBERT OYOLA CAMACHO  
aka WILBERT OYOLA

By the  
court:

February 23, 2018



Brian K. Tester  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**